

Department of Insurance and Financial Services
Enforcement Actions
April – June 2014

Name	Enforcement Case No.	Type of License or Registration	Action Taken	Date of Action	Reason for Action	Type of Closure	Date Closed	Fines and Other Penalties
Accu-CheckCashNow	11892	Deferred Presentment	Cease & Desist Order	5-9-14	MCL 487.2131 Unlicensed Activity	Cease & Desist Order	5-20-14	Cease & Desist
Advantage Cash Advance IX, LLC	11802	Deferred Presentment	Notice of Opportunity to Show Compliance	9-3-13	MCL 487.2154(8) Failure to notify database provider that a transaction has been closed MCL 487.2154(7) Failure to submit information required to the database	Consent Order	4-7-14	Revoke License
Alvarado, Terry M.	11791	Insurance	Notice of Opportunity to Show Compliance	8-9-13	MCL 500.2007 Unfair method of competition and/or deceptive acts or practices in the business of insurance	Consent Order	4-23-14	Surrender License \$2,500 Civil Penalty
Approved Cash Advance Corp.	11807	Deferred Presentment	Notice of Opportunity to Show Compliance	8-13-13	MCL 487.2154(8) Failure to notify database provider that a transaction has been closed	Consent Order	6-3-14	\$1,000 Civil Penalty

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Asco of Michigan, Inc.	11801	Deferred Presentment	Notice of Opportunity to Show Compliance	8-13-13	MCL 487.2154(8) Failure to notify database provider that a transaction has been closed MCL 487.2154(7) Failure to submit information required to the database	Consent Order	6-13-14	\$5,900 Civil Penalty
Associated Foreign Exchange, Inc.	11773	Money Transmission	Proposed Consent Order & Stipulation	12-4-13	MCL 487.1011 Unlicensed Activity	Consent Order	4-7-14	\$59,850 Civil Penalty
Bernstein, Craig S.	11744	Insurance	Notice of Opportunity to Show Compliance	6-26-13	MCL 500.1207 Fiduciary violation MCL 500.1208 Effecting insurance on own property, life or other risks in excess of 15% of total premium	Consent Order	4-23-14	Surrender License \$2,500 Civil Penalty
Carrier, Eric G. Adjusters World Wide, Inc.	7487	Insurance	Notice of Opportunity to Show Compliance	11-20-09	MCL 500.1226 Unlicensed Activity MCL 500.1228 Failure to maintain records	Final Decision	6-3-14	Revoke License
Cash In A Wink	11896	Deferred Presentment	Cease & Desist Order	5-16-14	MCL 487.2131 Unlicensed Activity	Cease & Desist Order	5-20-14	Cease & Desist

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East Side Lenders	11845	Regulatory Loan	Cease & Desist Order	10-16-13	MCL 493.2(1) Unlicensed Activity	Cease & Desist Order	5-7-14	Cease & Desist
Giannandrea, Mario	11997	Mortgage	Order of Prohibition	6-19-14	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	6-24-14	Prohibition
Haveman, Lindsey	11844	Insurance	Notice of Opportunity to Show Compliance	2-5-14	MCL 500.1239 Misconduct of Business	Final Decision	5-29-14	Revoke License
Hudgens, David F.	11814	Insurance	Notice of Opportunity to Show Compliance	10-21-13	MCL 500.1239 Misconduct of Business MCL 500.1207 Fiduciary Violation	Final Decision	4-8-14	Revoke License
Kenwood Services, LLC	11931	Regulatory Loan	Cease & Desist Order	6-5-14	MCL 493.2(1) Unlicensed Activity	Cease & Desist Order	6-12-14	Cease & Desist
Lincoln Park Insurance Agency, Inc.	11848	Insurance	Administrative Complaint/Order/Notice of Hearing	4-2-14	MCL 500.1239 Unlawful Practices	Final Decision	6-3-14	Revoke License
Moshe, John Moshe, Salem Legend Motors, Inc. Legend Motor No. 3, Inc.	11849	Motor Vehicle Sales	Notice of Opportunity to Show Compliance	11-20-13	MCL 492.116(b) Urging, suggesting, directing, or recommending unlawful actions in the purchase of no-fault auto insurance	Consent Order	4-1-14	\$500 Civil Penalty

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Moshe, John Moshe, Salem Legend Motors, Inc. Legend Motor No. 3, Inc.	11698	Insurance	Notice of Opportunity to Show Compliance	11-15-13	MCL 500.1201(a) Unlicensed Activity	Consent Order	4-1-14	\$2,500 Civil Penalty
Premier Health Plans, Inc.	11744	Insurance	Notice of Opportunity to Show Compliance	6-26-13	MCL 500.1207 Fiduciary violation MCL 500.1208 Effecting insurance on own property, life or other risks in excess of 15% of total premium	Consent Order	4-23-14	Surrender License \$15,000 Civil Penalty
Robison, Scott Payday Now, LLC	11369	Deferred Presentment	Notice of Opportunity to Show Compliance	9-8-11	MCL 487.2131 Unlicensed Activity	Consent Order	4-18-14	\$50,000 Civil Penalty
Seaside Trust, LLC	11941	Regulatory Loan	Cease & Desist Order	5-30-14	MCL 493.2(1) Unlicensed Activity	Cease & Desist Order	6-2-14	Cease & Desist
Shaw, Joe Second Hand World 2	11985	Insurance	Cease & Desist Order	3-27-14	MCL 500.1201(a) Unlicensed Activity	Final Order	5-29-14	Cease & Desist
Zaben, Imad	11995	Mortgage	Order of Prohibition	6-19-14	MCL 445.1668a(8) Violations of the MBLSLA	Order of Prohibition	6-24-14	Prohibition